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THE FRUGAL & FINANCIAL ROPES  
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NEW BLOG

October 9, 2009, 1:21 pm  
Filed under: [Blog](#)

I figured I would make a clean break of it and start a new 20saver blog. You can find the new blog at <http://20saver.blogspot.com>. I updated my feed reader, so those of you who are subscribers should automatically get the new posts without having to change anything.

See you over at blogspot!

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HELLO, AGAIN

October 5, 2009, 2:44 pm  
Filed under: [Blog](#)

A thousand apologies for my unexplained 10 month hiatus. A lot of things have changed since I last wrote and I feel compelled to start blogging again.

First of all, I never did get married. I broke off my engagement shortly after my last post in December 2008. I now live by myself in a tiny one bedroom. I'm dating around and enjoying being single again.

My finances have kind of been on a roller coaster ride lately. I've got some credit card debt and, since I don't have anyone to split bills with, I'm saving far less than I'd like to. So, long story short, I've got some work to do.

Look out for some changes around here and regular postings once again.

[1 COMMENT](#)

ANOTHER EXTRA MONEY GOALS UPDATE

December 3, 2008, 1:49 pm  
Filed under: [Money Basics](#)

Yikes, has it really been almost a month since I last updated?! Sorry guys, time has really been flying, especially now that the holidays are upon us.

In a [previous post](#), I mentioned some goals I have for all the extra money that I'm making now. I thought now would be a good time to update you all again on my progress:

*-Increase the amount of money I put into savings every month.*

I've figured out the amount, but I haven't actually changed it yet. I think I'm going to wait until after Christmas to do this since I need the extra money to spend on gifts.

~~*-Contribute enough money to my 403(b) so that I get the full company match.*~~  
Done.

*-Start a Roth IRA.*

I've only done a bit of research for my Roth. I know I'll probably need at least \$1000 to start an account, so that will take at least a few months to get saved. I need to research my options more as well.

~~*-Pay my grandmother back monthly for the money she lent me to pay for my car.*~~

I sent her the first check last month and I plan on writing her another within the week.



*-Change my student loan payment plan so that all of my loans are on the "Level" plan (right now, 2 of my loans [the two beefiest] are on a graduated plan):*  
Done.

*-Pay for half of the grocery bill (Jake has been paying for the vast majority of our groceries since I've never had enough to pay for my share).*

I have started to pay for groceries. I would like to set up an automatic deposit from both of our separate checking accounts into our joint checking account to be used for groceries so that it's not a battle over who pays this time (we currently do this for our utility bills and when we go on vacation and it works great). I need to crunch some numbers and look at our pay schedules to figure out how much we should deposit and when.

*-Slowly incorporate organic and eco-friendly products into our daily lives.*

This is underway. A Whole Foods currently came to town and we've stopped in a few times to get produce, eggs, and cheese when we are in the area.

*-Donate money to charities and organizations.*

I donated money to the local food bank and the local SPCA chapter.

*-Some new work clothes wouldn't hurt.*

I bought one awesomely discounted shirt a few weeks ago. I think I may go on a few shopping trips after Christmas.

*-Continue utilizing all the money saving strategies I currently use and continue to seek out new ways to save money.*

Even though the drug stores have been a bit drab lately, I'm still couponing it up and nagging Jake to turn off lights behind him.

1 COMMENT

#### CVS STEALS

November 11, 2008, 8:57 pm

Filed under: [CVS](#), [Deals](#)



2 Palmolive dish detergents \$2.98 minus two \$.25 coupons= \$2.48

Garnier Fructis conditioner \$2.99 minus \$1 coupon= \$1.99

Smart Water \$1.59

St. Ives body wash \$3.99

Minus \$10.05 in ECBs

Total= \$.04 which I paid for with a giftcard, haha

Got \$8.59 back in ECBs

LEAVE A COMMENT

#### MY KROGER HAUL

November 6, 2008, 9:18 pm

Filed under: [Deals](#), [Kroger](#)



Kroger was having their notorious buy 10 participating items, get \$5 off your order sale this week, so I convinced Jake to go last night and boy, did we ever make out. Here are the highlights of our Kroger trip:

#### Items we got for free

2 3 liter bottles of Deer Park water  
 2 cans of Carnation evaporated milk  
 Kroger oatmeal  
 Quaker oats  
 Betty Crocker potatoes (I actually made \$.05 on these, haha)  
 Scotch Brite lint roller

#### Items we got for cheap

Betty Crocker cookie mix- \$.70  
 Dial soap- \$.40  
 2 boxes of Total- \$1 each  
 Domino sugar- \$1  
 2 3 packs of Scotch Brite sponges- \$1.50 each  
 4 Scotch Brite Nail Saver sponges- \$1 each  
 Welch's grape juice- \$1.50  
 Listerine- \$1.50  
 2 boxes of Swiss Miss hot cocoa- \$.25 each  
 2 cans (1 organic) of Hunt's tomatoes- \$1 each  
 2 boxes of Zatarain's rice- \$.63 each  
 Smucker's jam \$1.30  
 3 packages of Nestle chocolate chips- \$1.33 each  
 2 packages of clearanced down turkey sausages- \$1.49 each  
 Clearanced down bottle of strawberry milk (for Jake, haha)- \$.99

All in all, we spent \$42 for 40 items. We saved \$54, according to the receipt.

[1 COMMENT](#)

#### MORE ELECTRONIC COUPONS

November 4, 2008, 6:42 pm  
 Filed under: [Coupons](#)

I [wrote previously](#) about electronic coupons and I recently stumbled upon two more sites that offer electronic coupons: [Upromise](#) and [Cellfire](#).

I'm already a huge fan of Upromise since it helps me contribute more to my student loans, but now they also have a ecoupons program that load the coupons directly onto the customer loyalty cards that you already have linked to your Upromise account.

Cellfire mostly advertises that they offer coupons that you load onto your cell phone, but if you're not quite comfortable with doing that yet (like me), you can load some of those offers onto your customer loyalty cards instead.

[1 COMMENT](#)

#### BOO

November 1, 2008, 2:20 pm  
 Filed under: [Food](#), [Money Basics](#)

Someone stole my sandwich out of the work fridge (granted, I got it for free from the

cafe here and it didn't have my name on it- lesson learned) so I was forced to go somewhere and buy my lunch today. I went to Chick-Fil-A because it is close and quick and relatively tasty compared to other fast food places. I paid \$7 for a chicken wrap and fries. Seven whole dollars.

I am so glad I'm in the habit of bringing my lunch to work everyday. Not only do I save close to \$150 a month by doing so, I also keep a better eye on what kind of nutrients are going into my body.

Note to self: label all food that goes in the work fridge!

1 COMMENT

#### UPDATE: EXTRA MONEY GOALS

October 25, 2008, 11:53 am

Filed under: [Money Basics](#)

In a [previous post](#), I mentioned some goals I have for all the extra money that I'm making now. I thought now would be a good time to update you all on my progress:

*-Increase the amount of money I put into savings every month.*

I haven't changed the amount yet since I'm waiting to see what things will look like once I get my second paycheck. I need to find a balance between personal savings, retirement savings, student loan repayment, car loan repayment, etc. I plan to change the amount within a few weeks.

*-Contribute enough money to my 403(b) so that I get the full company match.*

Done. I contribute \$40 a pay period and my employer contributes \$20. \$20 is the maximum they'll contribute. In a few years, I plan to bump up my contributions, but for now, I'm happy with the \$60.

*-Start a Roth IRA.*

I've only done a bit of research for my Roth. I know I'll probably need at least \$1000 to start an account, so that will take at least a few months to get saved. Once I figure out the balance I mentioned above, I'll set aside some money to start up my Roth. I need to research my options more as well.

*-Pay my grandmother back monthly for the money she lent me to pay for my car.*

I hope to send her the first of many consistent checks within a few weeks, once I figure out the balance I mentioned previously.

*-Change my student loan payment plan so that all of my loans are on the "Level" plan (right now, 2 of my loans [the two beefiest] are on a graduated plan).*

Again, this is waiting for me to figure out the balance. I have emailed Sallie Mae to ask them how much more it would be if I changed the plan and they said it would be about \$60. Definitely doable.

*-Pay for half of the grocery bill (Jake has been paying for the vast majority of our groceries since I've never had enough to pay for my share).*

I have started to pay for groceries. I would like to set up an automatic deposit from both of our separate checking accounts into our joint checking account to be used for groceries so that it's not a battle over who pays this time (we currently do this for our utility bills and when we go on vacation and it works great). I need to crunch some numbers and look at our pay schedules to figure out how much we should deposit and when.

*-Slowly incorporate organic and eco-friendly products into our daily lives.*

This is underway. A Whole Foods currently came to town and we've stopped in a few times to get produce, eggs, and cheese when we are in the area.

*-Donate money to charities and organizations.*

This is another one dependent on the balance. My employer is currently in the midst of a donation campaign and I plan to contribute a donation in the coming weeks. I'm leaning towards the local food bank since I know how much they're hurting right now.

*-Some new work clothes wouldn't hurt.*

I haven't bought anything yet and I hope to put this one off for awhile. I'm not in desperate need yet, but with the colder weather upon us, I may need to buy a few nice warm outfits.

*-Continue utilizing all the money saving strategies I currently use and continue to seek out new ways to save money.*

Even though the drug stores have been a bit drab lately, I'm still couponing it up and nagging Jake to turn off lights behind him.

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## FRUGAL WEDDING SURPRISE

October 23, 2008, 10:27 pm

Filed under: [Frugality](#), [Wedding](#)

The cost of having a horse drawn carriage deliver me to the ceremony and sweep Jake and me off to the reception: \$0

One of Jake's uncles trains horses for sleigh rides and carriage rides and is insisting on being at our service on our wedding day. How could I possibly say no to having such a fairy tale detail at absolutely no cost?!

The more and more I plan this wedding, the more I realize that it really is all about the people that you know.

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## PAYCHECKS, FLEAS, WEDDINGS, OH MY

October 15, 2008, 3:30 pm

Filed under: [Money Basics](#), [Wedding](#)

I will be getting my first big girl paycheck tomorrow! Not only am I happy about this for the obvious reasons, I'm also happy because I can now afford to buy some Frontline for our dog and cat. Our dog has gotten fleas from our yard (which is a shared yard with other neighbors and their pets) and has lovingly passed them on to our cat. I've been spraying them with a concoction of lemon juice and basil (and bathing my dog with white vinegar) at an attempt to kill and repeal fleas the natural way, but I think there are far too many fleas to make it a feasible solution. Once my paycheck hits, I'll be ordering them the good stuff.

I got my wedding dress in the mail and it fits! It's gorgeous and I am so excited to wear it. I do need to get it dry cleaned right before the wedding to get all the wrinkles out of it from shipping. I'm so glad the whole dress hunt is finally over. One less thing I'll have to worry about as the day draws closer. I also recently ordered our save the date cards and I'm expecting them to come in in about two weeks.

I'm hoping that this coming weekend will be a quiet one for me so I can catch up on studying for the GRE and writing posts. I also need to find some time this week to go to Rite Aid to pick up lots of free after rebate items. It's a shame there's only 24 hours in a day.

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